



Order Filed on December 18, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

ANDREA SILVERMAN, PC
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Bar ID 018642004
Attorneys for Debtor, John R. O'Connor

In Re:

John R. O'Connor

Debtors

Case No. 15-20250

Chapter: 13

Hearing Date:

Judge: RG

**ORDER APPROVING POST PETITION LOAN MODIFICATION PURSUANT TO 11 U.S.C. §364 FED. R.
BANKR. P 4001(c)**

The relief set forth on the following pages numbered two (2) through (2) is hereby ORDERED.

DATED: December 18, 2017

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

Page: 2

Debtor: John R. O'Connor

Case No. 15-20250/RG

Caption: Order Approving Post Petition Loan Modification Pursuant to 11 U.S.C. §364 and Fed. R. Bankr. P. 4001(c)

THIS MATTER, being opened before the Court by Andrea Silverman, PC, attorney for the debtor, Richard R. O'Connor and this Court having considered arguments of counsel and good cause appearing, and there being no opposition,

IT IS HEREBY,

ORDERED, that the debtor is hereby authorized to enter into a permanent loan modification agreement on his mortgage held by Specialized Loan Servicing ("SLS") and it is further

ORDERED, that per the terms of the loan modification, the new Principal Loan Balance is \$567,499.02, and it is further

ORDERED, that the Deferred Principal Balance is \$46,537.00; and it is further

ORDERED, that the new Interest Bearing Principal Balance is \$520,962.02; and it is further

ORDERED, that the interest rate will be 3.750% fixed on the new Principal Loan Balance for life of the loan until the new maturity date of February 2, 2048; and it is further

ORDERED, that the initial new monthly mortgage payment amount will be \$3,115.19, consisting of principal and interest in the amount of \$2,0978.01 and \$1,018.18 for initial new escrow portion of the payment, including taxes, insurance and escrow shortage. The escrow portion of the payment is subject to change; and it is further

ORDERED, that all late fees accrued prior to the modification will be waived.; and it is further

ORDERED, that any changes to the loan modification as proposed prior to execution of same shall require further Order of this Court; and it is further

ORDERED, that Wells Fargo shall file an amended proof of claim zeroing out the arrears within in fourteen (14) days of this Order; and it is further

ORDERED, that the fourteen (14) day waiting period under Fed. R. Bankr. P. 6004 is hereby waived.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
John Richard O'Connor
Debtor

Case No. 15-20250-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2017.

db +John Richard O'Connor, 31 Forest Way, Morris Plains, NJ 07950-3264

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2017 at the address(es) listed below:

Andrea Silverman on behalf of Debtor John Richard O'Connor court@andreasilvermanlaw.com,
r62214@notify.bestcase.com

Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC as servicing agent
for U.S. Bank National Association, as Trustee relating to Chevy Chase Funding LLC Mortgage
Backed Certificates Series 2006-3 nj_ecf_notices@buckleymadole.com, NJ_ECF_Notices@McCalla.com

Lynn Therese Nolan on behalf of Creditor U.S. Bank National Association, as Trustee relating
to Chevy Chase Funding LLC Mortgage Backed Certificates Series 2006-3, servicer Specialized Loan
Servicing LLC LNolan@schillerknapp.com,
tshariff@schillerknapp.com; jcollen@schillerknapp.com; kcollins@schillerknapp.com

Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 4